

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 16–29266–JNP
Chapter: 7
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kristin N Massi
821 Woodland Avenue
Glendora, NJ 08029

Social Security No.:
xxx–xx–9335

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: October 13, 2017

JAN: kvr

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kristin N Massi
 Debtor

Case No. 16-29266-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db
 516436957 +Kristin N Massi, 821 Woodland Avenue, Glendora, NJ 08029-1271
 516436959 +Amcol Clmbia, 111 Lancewood Rd, Columbia, SC 29210-7523
 516436960 +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
 516618479 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 516436962 Emergency Physician Associates of S. Jersey, PC, PO Box 1123, Minneapolis, MN 55440-1123
 516436962 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 516443705 +Jason Kohlymer, 25 East 1st Avenue, Runnemede, NJ 08078-1102
 516584154 Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
 516436965 +PNC BANK, P.O. BOX 747032, Pittsburgh, PA 15274-7032
 516436964 PNC BANK, P.O. BOX 8310, Philadelphia, PA 19101
 516436963 PNC Bank, Consumer Loan Center, Mailstop: P5-PCLC-02-R, Pittsburgh, PA 15222
 516436966 +PSE&G, P.O. BOX 14444, New Brunswick, NJ 08906-4444
 516436968 +PSEG, P.O. BOX 14444, New Brunswick, NJ 08906-4444
 516436969 PSEG, P.O. Box 1444, Woodbury, NJ 08096
 516436970 +TD Bank, 225 Greentree Road, Marlton, NJ 08053-9404
 516436973 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054)
 516436972 +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
 516521944 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516436974 +VIRTUA HEALTH MARLTON, P.O. BOX 8500, Philadelphia, PA 19178-8500
 516436976 +VIRTUA HOSPITAL, 34 TANNER STREET, Haddonfield, NJ 08033-2475
 516436975 +VIRTUA HOSPITAL, 2 BRIGHTON ROAD, Clifton, NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 13 2017 23:33:34 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 13 2017 23:33:31 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516436961 +E-mail/PDF: pa_dc_ed@navient.com Oct 13 2017 23:35:15 Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
 516619836 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 13 2017 23:53:18 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 516436967 +E-mail/Text: bankruptcy@pseg.com Oct 13 2017 23:32:37 PSE&G, P.O. BOX 490, Cranford, NJ 07016-0490
 516694676 +E-mail/Text: bankruptcy@pseg.com Oct 13 2017 23:32:37 PSEG, PO Box 490, Cranford, NJ 07016-0490
 516436971 +E-mail/Text: bankruptcy@td.com Oct 13 2017 23:33:39 TD BANK, 32 CHESTNUT STREET, Lewiston, ME 04240-7799

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516436958 ##+Ars, 1801 Nw 66th Ave, Fort Lauderdale, FL 33313-4571

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: cscnodsc

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Total Noticed: 28

Date Rcvd: Oct 13, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Mitchell L Chambers, Jr. on behalf of Debtor Kristin N Massi ecfbccomcast.net
Thomas J Subranni trustee@subranni.com,
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfbccbis.com;cwild@subranni.com;Subranni@remote7solu
tions.com;hinnaurato@subranni.com

TOTAL: 6